

WHAT IS CLAIMED IS:

1. In a system for automatically reconciling account data of a customer, the system having one or more server computers coupled to internet, one or more remote computers for accessing the one or more server computers, a method of automatically reconciling a customer account comprising:
 - a) electronically displaying a bank statement of a customer on a display device of the customer;
 - b) retrieving a reconciliation form from a server computer, the reconciliation form linked to a bank statement of the customer;
 - c) populating the reconciliation form with customer account data; and
 - d) performing account reconciliation tasks if the reconciliation form is complete with customer account data.
2. The method as in claim 1, wherein step (b) further comprises:
 - b1) enabling a customer to add information to the reconciliation form if the form is not complete with customer account data; and
 - b2) retrieving a reconciliation form from a server computer and storing said retrieved reconciliation form in respective remote computers.
3. The method as in claim 1, wherein step c) further comprises:
 - c1) updating financial institution records with information added by the customer to the reconciliation form.
4. The method as in claim 1, wherein step a) further comprises:

- PCT/US2007/035168
- a1) determining if there are ongoing transactions related to a customer's account;
 - a2) identifying the ongoing transactions; and
 - a3) performing tasks to close pending deposits and cleared checks of the customer.
5. The method as in claim 1, wherein the reconciliation form is a spreadsheet.
6. The method as in claim 1, further comprising:
- a) issuing warnings to a customer in the event of identifying irregularities in the customer's account.
7. The method as in claim 6, further comprising:
- a) providing an on-line register, said register stored in one or more server computers; and
 - b) enabling a customer to add new checks to said register.
8. A financial transaction system for automatically reconciling customer accounts, the system comprising:
one or more server computers for storing and processing customer account data;
a plurality of customer computers remote from said one or more server computers, said customer computer and said one or more server computer communicatively coupled via internet;
each said server computer having automatic means for processing and communicating customer account data with a respective customer computer via said internet, each said server computer further receiving instructions from one or more customer computer for reconciling respective

customer accounts, each said server having automatic means responsive to the instructions for:

- a) electronically displaying a bank statement of a customer on a display device of the customer;
- b) retrieving a reconciliation form from a server computer, the reconciliation form linked to a bank statement of the customer;
- c) populating the reconciliation form with customer account data; and
- d) performing account reconciliation tasks if the reconciliation form is complete with customer account data.

9. The system as in claim 8, further comprises:

means for enabling a customer to add information to the reconciliation form if the form is not complete with customer account data,

10. The system as in claim 8, further comprises:

means for updating financial institution records with information added by the customer to the reconciliation form.

11. The system as in claim 8, further comprises:

means for determining if there are ongoing transactions related to a customer's account;

means for identifying the ongoing transactions; and

means for performing tasks to close pending deposits and cleared checks of the customer.

12. The system as in claim 8, wherein the reconciliation form is a spreadsheet.

13. The system as in claim 8, further comprising:
means for issuing warnings to a customer in the event of identifying irregularities in the customer's account.

14. The system as in claim 8, further comprising:
means for providing an on-line register, said register stored in one or more server computers; and
means for enabling a customer to add new checks to said register.

15. A system for automatically reconciling account data of a customer, the system comprising:

one or more server computers for storing customer data, each server communicatively coupled to a packet switching network;

one or more remote computers for accessing said one or more server computers via internet;

means for electronically displaying a bank statement of a customer on a display device of the customer;

means for retrieving a reconciliation form from a server computer, the reconciliation form linked to a bank statement of the customer;

means for populating the reconciliation form with customer account data;
and

means for performing account reconciliation tasks if the reconciliation form is complete with customer account data.